ANTIGUA OWNERS ASSOCIATION OF MONARCH BEACH

RULES AND REGULATIONS

Adopted by a Majority Vote of the Membership on November 19, 1997

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RULES AND REGULATIONS

INTRODUCTION

In order to further the goals and provide for mutual harmony of the Antigua Owners Association of Monarch Beach and to protect its residents and owners from conditions which are offensive or annoying, detrimental to property values and community appearance, or hazardous or injurious to the health, safety or welfare of the public, these rules and regulations are necessary to effectively abate or prevent the development of such conditions in the Antigua area of Monarch Beach.

It is the belief that every resident will, at all times, exercise an attitude of consideration as regards their rights, those of their neighbors, and to the benefit of all residents of Antigua.

These Rules and Regulations were established to conform with standards similar to other homeowner associations in the State of California. These are deemed fair and reasonable standards by which your Association is empowered to protect and enhance the value of your property, your investment in common area property from loss and damage due to willful neglect or misconduct, and your right to the continuing use and enjoyment of your home.

All homeowners, tenants, or guests of such that reside within Antigua are subject to these Rules and Regulations. Homeowners will be held responsible for their actions and the actions of their family, tenants, guests and pets.

It is the responsibility of every homeowner to be familiar with the Rules and Regulations of Antigua. If a homeowner leases his/her property, it is his/her responsibility to provide his/her tenant with a copy of the Antigua Rules and Regulations as the Association will enforce these Rules and Regulations on the owner and tenant, as appropriate in the circumstance.

These Rules and Regulations parallel and conform with the Bylaws and CC&R's of the Association. In case of any conflict, the CC&R's will take precedence over the Bylaws and the Bylaws will take precedence over the Rules and Regulations.

I. ARCHITECTURAL

1. As stipulated in the CC&R's, prior to any change, it is the homeowner's responsibility to contact the Architectural Committee for design guidelines and the correct submittal/approval procedures. The committee may be contacted through the property management company.

II. GENERAL MAINTENANCE OF PROPERTY

 Each homeowner must maintain their home and patio area, lawn landscaping, pools, driveway, structures, paint, etc. in a clean and attractive condition and accepted community standards, free of weeds, litter, exposed equipment, storage and all other unsightly conditions.

If an owner fails to maintain his/her home in a reasonable condition, or make repairs deemed necessary to preserve and protect the appearance and value of the community, the Architectural Committee and/or the Board of Directors may render written notice to said owner citing repair or maintenance work needed, and request that such work be carried out within thirty (30) days from the date of such notice. If the owner fails to perform the work specified in the notice, the Board may levy a fine consistent with the enforcement policy.

If the owner further fails to correct the violation, the association shall have the right to have such work performed, charging back the reasonable costs incurred by the association to the owner's next monthly statement, and/or pursue legal action(s).

- 2. Antennae of any description installed outside of a dwelling are expressly prohibited by the CC&R's, however, there are specific guidelines for installing satellite dishes.
 - Dishes must be eighteen inches (18") or less in diameter and cannot be installed in the front of any residence.
 - b. The dish shall not constitute a view obstruction.
 - c. Alternative installation locations will be reviewed on an individual, case-by-case basis.
- 3. No exterior speakers, horns, bells, wind chimes or other sound devices, except security devices used exclusively for security purposes, shall be located, used or placed on a lot (refer to Antigua CC&R's, page 9).

- 4. No clothing, towels, bedding or other household articles shall be hung, aired or dried on any portion of the property so as to be visible from any residence or street (refer to Antigua CC&R's, page 9).
- 5. Businesses/commercial workshops/studios or living quarters in garages are strictly prohibited in Antigua as per Orange County code (refer to Antigua CC&R's, page 8).
- 6. Garage doors shall be closed at all times except for entry/exit and during periods of home maintenance.
- 7. Landscaping must be maintained. Trees must be maintained to provide a minimum eight foot (8') clearance above sidewalks and may not overhang sidewalks from ground level to ten feet (10') high.

III. ANIMAL CONTROL

- 1. No animals of any kind shall be kept, bred or maintained for any commercial purposes (refer to Antigua CC&R's, page 8).
 - 2. Pets are limited to dogs, cats or other customary household pets.
 - 3. Should defecation occur on any common area or property other than the owner's property, all evidence of such shall immediately be removed by the person having control, care or custody of the animal. (refer to Master Association Rules and Regulations page 2, #8)
 - 4. No person shall keep any animal on his or her property which by sound or cry shall disturb the peace and comfort of his neighbor. PETS UNDULY DISTURBING OTHER RESIDENTS MAY GIVE CAUSE TO BE REMOVED FROM THE PREMISES OF THE ASSOCIATION. (refer to Master Association Rules and Regulations page 2, #6)
 - 5. The leash laws conform to the laws and regulations of the City of Dana Point.
 - 6. All dogs must be restrained by a fence, wall or substantial chain or leash not exceeding six (6) feet. (refer to Master Association Rules and Regulations page 2, #3)

IV. TRASH AND DEBRIS

- 1. No rubbish or debris of any kind shall be placed or permitted to accumulate on or adjacent to a lot or the common area (refer to Antigua CC&R's, page 9).
- 2. Trash shall be placed and kept in covered containers. Trash containers may not be stored in any location that is visible from the street. Containers shall be placed at the curb no earlier than 5:00 p.m. on the day before regularly scheduled pick-up and will be removed from the curb no later than 11:00 p.m. on the day of pick-up.
- 3. Bins for excess trash from remodeling and other activities shall not be allowed to remain on any street longer than ninety-six (96) hours, except with the written approval of the Board of Directors.

V. VEHICLE REGULATIONS

- 1. Guests, suppliers of services and products, and other invitees may park only in front of the owner's residence and in conformance with all of the Antigua vehicle regulations. No parking in front of neighbor's residence without their permission.
- 2. Parking which blocks any portion of the sidewalk is <u>not</u> permitted (including the four (4) foot wide "driveway strip" parallel to the curb commonly known as the continuous sidewalk).
- 3. Street parking must be parallel to the curb and in the direction of the traffic.
- 4. Driveway parking facing the garage door is permitted if no portion of the vehicle extends into the sidewalk or another neighbor's shared driveway.
- 5. Parking of boats, trailers, recreational vehicles, campers, commercial trucks are not permitted. Exception: One (1) night overnight parking when leaving on vacation the following day.
- 6. No commercial vehicles of any nature shall be parked or stored on any street or lot except for commercial vehicles providing services to a resident, and in that event only, for the duration necessary to provide such service. Any commercial vehicle parked or stored for a period exceeding twelve (12) hours will be subject to tow away after tagging or notice to owner.

- 7. No vehicle shall be constructed, repaired or stored on the common area or in any visible area of lots, except for emergency repairs. Such emergency repairs must be completed within twenty-five (25) hours after vehicle becomes inoperative.
- 8. "Stored" or "abandoned" vehicles are defined as those left for more than seventy-two (72) hours in any parking area and not being used on a daily basis. "Stored" or "abandoned" vehicles are subject to tow away at the owner's expense (California Vehicle Code 22658.2).
- 9. Vehicles without a valid decal or visible, valid pass are subject to tow away at owner's expense.
- 10. The Board of Directors will consider variances to the vehicle regulations in extreme circumstances, such as handicapped drivers or reconstruction of homes which make garages unusable for short periods of time. Such variances will be considered by the Board upon written request to the management company. Such requests must be made at least fourteen (14) days prior to the effective date and such variances shall not be valid for periods in excess of twenty-one (21) days.
- 11. TWENTY-FIVE (25) MPH is the maximum speed limit throughout the Antigua community, and it shall be less than 25 MPH when safety demands. (refer to Master Association Rules and Regulations page 2, #1 under Traffic)

VI. MISCELLANEOUS REGULATIONS

- 1. There shall be no storage of landscaping or building materials, machinery, equipment, trash, trash containers or debris on any street including along any curb or placed on any part of the lot which will be visible to neighboring properties.
- 2. No permanent, portable or movable basketball backboards or standards may be erected, left, placed or stored in the street or at curbside (refer to Antigua CC&R's, page 1).
- 3. Skateboards are not allowed anywhere within Antigua Owners Association due to the many risks involved. Due to the serious nature of the offense, skateboarders will be levied a fine for the first offense, and legal action will be taken if the offense is repeated. (refer to Master Association Rules and Regulations, page 4, #6)

4. No signs shall be permitted upon the property except for one (1) "For Sale" or "For Rent" sign per lot not to exceed five square feet (5'). "For Sale" and "For Rent" signs must be the specific sign type as required by the master association regulations.

Political signs may be permitted thirty (30) days prior to the election. Sign is not to exceed five feet (5') in accordance with the Master Association. The sign must be removed within twenty-four (24) hours after the election.

Security signs are permitted, and are not to exceed twelve inches by twelve inches (12" X 12").

- 5. Each owner shall avoid any damage/defacing/graffiti to the common area and shall be responsible for repairing any damage to the common area caused by such owner, their tenants or guests.
- 6. No owner, tenant or guest shall annoy any other resident with unreasonable noise or behavior.

VII. PENALTY FOR INFRACTION OF RULES AND REGULATIONS

The Board of Directors will assess a fine for each violation of the association Rules and Regulations after the homeowner is given the opportunity to appear before the Board of Directors at a hearing. Such fines will be charged to the homeowner whether the violation is caused by the homeowner, the tenant, or any guest, as the homeowner has the ultimate responsibility. The homeowner will be notified by mail and may appear before the Board of Directors at a regular Board meeting to offer an explanation for the cited violation. The hearing shall be conducted in an executive session of the Board of Directors unless the homeowner requests otherwise. Any violation of the Rules and Regulations upon which action is requested shall be communicated in writing to the management company for presentation to the Board of Directors.

Repeated violations of the same rule will cause the Board to hold additional hearings which may result in the assessment of additional fines or take other action as it deems appropriate. Failure to pay fines promptly may also cause the Board to take other steps, e.g., action in a court of law.

The fine schedule is as follows:

1st offense: Warning notice. Thirty (30) days given to correct offense.

2nd offense of same violation: Invitation to a hearing.

3rd offense of same violation: Invitation to a hearing, and a possible \$50.00 fine.

 4^{th} and all subsequent offenses of same violation: Invitation to a hearing, and a \$50.00 fine, and an additional \$50.00 per every thirty (30) days until corrected.

Failure of the Board to enforce any of the Rules and Regulations does not constitute waiver of the right to enforce thereafter.

VIII. TREE WELL/SIDEWALK MAINTENANCE

The Association's responsibilities include:

- 1. Repair and/or replace any damaged sidewalk located on Lot "A" (common area). This includes any sidewalk within four (4) feet from the top of the street curb. Additionally, the Association will repair and/or replace any damaged sidewalk located around any common area tree well (whether or not located within Lot "A").
- 2. Replacing any tree in a tree well which has damaged the sidewalk. The tree may be replaced with a boxed queen palm.

The homeowner's responsibilities include:

- 1. Maintain the landscaping (tree and related softscape) within the tree well, which includes proper watering.
- 2. Homeowner may not install any hardscape at the tree well. This includes any brick, tile, wood structure, plastic, etc. of any kind.

ANTIGUA OWNER'S ASSOCIATION OF MONARCH BEACH COLLECTION PROCEDURES & POLICIES

For Collection of Delinquent Assessments

PROCEDURES:

Regular Assessments are due on the first (1st) day of each month (the "due date") and are deemed delinquent if not received within 15 days or such time as set forth in the CC&Rs. Special assessments are due on the day specified and are delinquent if not received within 15 days of the due date or such time as set forth in the CC&Rs.

The mailing address for overnight payments to the Association or to its agent is: c/o Keystone Pacific Property Management, INC. 16845 Von Karman, Suite 200 Irvine, CA 92606

If the account is delinquent for more than 45 days in any amount, or if the homeowner has passed a NSF check to the Association, or if the homeowner has breached a payment plan, or if a homeowner has made numerous late payments, overnight payments must be made by certified funds.

For any assessment not received within 15 days of the due date, a Late Charge as set forth in the CC&Rs is charged to the homeowners account, or if the CC&Rs are silent then a late charge equal to TEN DOLLARS (\$10.00) or 10% of the delinquent assessment whichever is greater, is thereafter charged to the homeowner's account. At the time that a Late Charge is posted to the owner's account, a collection processing charge of not less than \$25.00 shall also be assessed. Thirty (30) or more days after the due date, the Association or its agent, may prepare and send a letter to the homeowner, a late letter reminding the owner of the amounts past due and giving the homeowner a minimum of 10 days to bring the account current. The charge for this letter will not exceed \$25.00 plus costs. Additional letters and/or notices may be sent and charged to the homeowners account as deemed appropriate. Prior to the account being sent to legal counsel, for any amounts delinquent, payment in full and/or certified funds may be required by the Association to bring the account current.

In accordance with California Civil Code §1367.1, at the expiration of the period stated in the homeowner late letter, if any delinquency remains unpaid, the Association or its agent or attorney may prepare an Intent to Lien letter, which will be sent to the homeowner with information that the Association shall proceed to record a lien against the homeowner's property within the Association ("Property") in the event full payment is not received within thirty (30) days. With the Intent to Lien letter, a notice and offer will be sent to the homeowner of the homeowner's right to dispute an assessment debt by submitting a written request to meet with the Board pursuant to California Civil Code commencing at section 1363.810. The collection charge to prepare and issue the Intent to Lien letter shall be a charged to and payable by the delinquent Owner(s) and shall not exceed \$195.00 plus costs. Once the account is sent to the attorney to move forward with the collection process, all payments for delinquent amounts must be made to the Association's attorney on behalf of the Association, and certified funds may be requested. Once the account is sent to legal counsel for collection, payment in full may be required, unless a payment plan is accepted by the Association. If partial payments are received, these may be returned to the homeowner unless remaining sums due are immediately paid as requested by the Attorney.

Should any delinquency remain unpaid after the expiration of the thirty (30) day period set forth in the Intent to Lien letter, at the direction of the Board a Notice of Delinquent Assessment Lien on behalf of the Association against the Owner's Property within the Association is prepared and recorded and mailed to the purported owner of record along with notice of the right to seek a meet and confer with the Board under California Civil Code commencing at 1363.810 or alternative dispute resolution under California Civil Code commencing at section 1369.510, before the foreclosure is commenced. The Association's agent or attorney is authorized to prepare, sign and issue this lien and notice. The delinquent owner's account shall be charged for the fees and costs associated with the preparation and recording of the assessment lien. These costs and fees shall not exceed \$425.00. Once an owner's account is forwarded to the Association's attorney, additional costs and fees may be payable to Association's agent in an amount not to exceed \$200.00.

At least 30 days after the Notice of Delinquent Assessment Lien is recorded, if the account remains delinquent in any amount, the Association may elect to proceed with small claims. Alternatively, at least 30 days after the Notice of Delinquent Assessment Lien is recorded, if the account remains delinquent, in the principal assessment amount of not less than \$1,800 or, some portion of the balance remains delinquent for more than 12 months, at the direction of the Board, the Association's attorney shall initiate foreclosure upon the assessment lien, and/or, the Board may elect to proceed with a judicial action(s) for collection of the unpaid assessments. All fees and costs associated with the foreclosure and/or the judicial action for collection shall be charged to and payable by the delinquent Owner(s);

IMPORTANT NOTICE: IF YOUR SEPARATE INTEREST IS PLACED IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR ASSESSMENTS, IT MAY BE SOLD WITHOUT COURT ACTION.

COLLECTION POLICY:

In addition to the within <u>PROCEDURE</u> for the collection of delinquent Assessments, the Board of Directors has established the following <u>POLICIES</u> to establish a uniform standard for the payment and collection of delinquent assessments:

Assessments - Assessments subject to the Collection Policy include the monthly regular assessments and any levied special assessments (or any additional assessment regardless of what is called).

Costs of Collection - The costs of collection for delinquent assessments, shall include but are not limited to any management fees, trustee fees and reasonable attorney fees and costs, as a charge against a member's assessment account and are included in the amount of any Assessment Lien recorded against the property and the amount of any collection recovery action by the Association against the Owner(s).

Delinquency - The term Delinquency shall include any delinquent unpaid regular, special, or other assessments, late charges, interest, and costs of collection incurred or any portion thereof.

Partial Payments - If a partial payment is received which is less than the entire unpaid balance owed on the member's account, including the costs of collection, provided the Notice Of Delinquent Assessment Lien has not been recorded, the partial payment may be credited to the oldest outstanding balances on the member's account and the remaining unpaid balance shall be subject to this Procedure and Policy for collection. At the point the account is sent to the attorney to move forward with the collection process, all payments for delinquent amounts must be made to the Association's attorney on behalf of the Association, and certified funds may be requested. Once the account is sent to legal counsel for collection, payment in full may be required, unless a payment plan is accepted by the Association. If partial payments are received, these may be returned to the homeowner unless remaining sums due are immediately paid as requested by the Attorney.

Payments - Payments received by the Association after a delinquent account has been assigned to the Association's attorney for collection shall be forwarded by the Association to the attorney and all further communications for the collection of the delinquent account are to be through the Association's attorney unless a meet and confer or alternative dispute resolution is requested by the homeowner, and proceeds to conclusion. For any assessment paid on time, the owner shall not be liable to pay a late charge, interest or costs of collection as it relates to that assessment.

Notice of Dispute and Hearings ("IDR") Under California Civil Code Commencing at 1363.810 - The owner may dispute the debt noticed in the intent to lien letter by submitting to the board a written explanation of the reasons for his or her dispute. The Association shall respond in writing within 15 days of the postmark date of the request. Further, the owner may make a written request to meet with the Board to discuss a payment plan, and the Board shall meet with the owner at an executive session within 45 days of the postmarked date of the request, if the request is mailed within 15 days of the postmarked date of the intent to lien letter, otherwise the Board may appoint a committee or one or more members to meet with the owner.

Payment Plans - Upon written request by a delinquent Owner(s), short term Payment Plans may be approved in the sole discretion of the Board based upon the justifying circumstances of each delinquent Owner. However, the Association is not a bank and cannot provide long term financing of an Owner's Delinquency.

Returned Check Charges - A charge of not less than \$25.00 shall be added to the account of any member whose check to the Association, its attorney or management company, is returned dishonored by the member's bank.

Statements - Monthly statements are a courtesy to the members and not an invoice for payment. If an owner does not receive a monthly statement, nevertheless payment must be made to the Association at the last given address. Additionally, a monthly assessment statement with unpaid balances may not reflect any or all of the collection costs incurred on a delinquent Owner's account, including late charges, interest, attorney or trustee fees and costs which have been charged to the member's account according to this Collection Policy and Procedure. Therefore, a delinquent owner must communicate with the Association's attorney to confirm the total delinquency owed.

No Waiver of Collection Charges - If a member's account becomes delinquent and the Association is required to incur costs of collection due to the member's delinquency, the Association's policy is to not waive the delinquent

member's payment of these collection charges since it would not be fair to the members who pay their dues to also pay for the collection charges incurred by the Association due to another Owner's delinquency.

PAYMENT PLAN STANDARDS:

For a Delinquency as herein above defined, the Association will consider an owner's offer of a payment plan which substantially complies with the following standards, which standards may be changed upon vote of the Board noted in the minutes of a meeting of the Board. These standards are merely guidelines, and all payment plans are the sole discretion of the Board:

The plan shall be in writing, signed by the owner, and should provide for full payment of all sums due or which may become due as of the date of the acceptance of the plan. If a Notice of Delinquent Assessment Lien has not been recorded, then the payment plan must include the cost of the lien, and the lien shall be prepared and recorded on the property as a condition of the payment plan. If the Notice of Delinquent Assessment Lien has already been recorded, a forbearance agreement must also be executed by the owner as a condition of an approved payment plan. If the Notice Of Sale has been prepared as part of the foreclosure process, the Board need not approve a payment plan in accordance with these standards and the terms of any payment plan entered into at that time is at the sole discretion of the Board.

An initial down payment, in an amount deemed reasonable by the Board, may be required to initiate a monthly payment plan.

If the delinquency is less than \$1,800.00, the plan should not exceed six (6) months in duration from the date the plan is accepted. The plan will include the recording of the assessment lien as well as the fees and costs in preparing and recording this lien.

If the delinquency is in excess of \$1,800.00 the plan should not exceed twelve (12) months in duration from the date the plan is accepted. The plan will include the recording of the assessment lien as well as the fees and costs in preparing and recording this lien.

The plan should provide for the owner to remain current during the plan, on all assessments and charges which become due from the date the plan is accepted.

The plan should also provide that if the owner is late on any payment, late being defined as not arriving on the date the payment is to be received, the owner is in breach of the payment plan, and the Association may terminate the plan upon its sole discretion, and, any payments accepted by the Association after such breach or termination of the plan, is not a waiver of the breach nor of the right to terminate the plan. The plan should further provide that upon termination of the payment plan as a result of a breach, the Association may continue with collection efforts with the next step in the collection procedure following the last completed step. In no event will the Association be required to re-initiate or re-start the collection procedures, or any procedure that has already been taken, and any forbearance shall not act to stop the expiration of applicable time periods.

The plan shall require the owner to give notice of the delinquency and plan to a buyer of the property in escrow, and the plan shall not be transferable to any subsequent owner. All amounts due shall be paid through escrow, whether the transaction is a sale or a refinancing.

If the homeowner has failed at any time in the past, to comply with a previous payment plan, the Board need not approve reinstatement of the plan or a new plan, and the terms of any new plan are at the sole discretion of the Board.

The plan should also provide that if the owner is late on any payment, late being defined as not arriving on the date the payment is to be received, the owner is in breach of the payment plan, and the Association may terminate the plan upon its sole discretion, and, any payments accepted by the Association after such breach or termination of the plan, is not a waiver of the breach nor of the right to terminate the plan. The plan should further provide that upon termination of the payment plan as a result of a breach, the Association may continue with collection efforts with the next step in the collection procedure following the last completed step. In no event will the Association be required to re-initiate or re-start the collection procedures, or any procedure that has already been taken, and any forbearance shall not act to stop the expiration of applicable time periods.

The plan shall require the owner to give notice of the delinquency and plan to a buyer of the property in escrow, and the plan shall not be transferable to any subsequent owner. All amounts due shall be paid through escrow, whether the transaction is a sale or a refinancing.

If the homeowner has failed at any time in the past, to comply with a previous payment plan, the Board need not approve reinstatement of the plan or a new plan, and the terms of any new plan are at the sole discretion of the Board.

ANTIGUA OWNERS ASSOCIATION PARKING RULES AND REGULATIONS ADOPTED BY THE MEMBERSHIP ON OCTOBER 24, 2007

- 1. Each resident will be allowed to park one (1) vehicle in front of his/her home. The definition of a vehicle is a passenger vehicle used for daily, noncommercial use as follows:
 - a. Resident's vehicle must be parked directly in front of their home. In addition, the vehicle shall not be parked beyond the outer wall of a resident's garage and shall not impede or obstruct access to a resident's property.
 - b. For a resident with a fire hydrant located in front of his/her home, one (1) vehicle will be allowed to park parallel to their driveway so long as it is at least fifteen feet (15') from the fire hydrant.
- 2. A resident's guest may park his/her vehicle in front of the resident's home, and not any other resident's home, if no other vehicle is parked there. Additional guest vehicles may be parked in one of the following community's designated parking areas: both sides of St. Annes, both sides of Dominica, the four marked parking spaces on Antigua, and the North side of St. Robert (across from the homes). This also applies to handicapped vehicles.
- 3. No parking in front of another resident's home is permitted. Residents may contact the management company in writing to report violators, and the Association's enforcement policy will be followed.
- 4. Suppliers of services and products may park only in front of an owner's residence in conformance with the days and hours referred to in the Monarch Beach Master Association documents. These hours are Monday through Friday from 7:00 a.m. to 5:30 p.m., and Saturday from 8:00 a.m. to 4:30 p.m., with no work being performed on Sundays or holidays. Exceptions will be made for emergency services, i.e., after hour plumbing repairs.
- 5. Street parking in designated areas must be parallel to the curb and in the direction of traffic.
- 6. Driveway parking facing the garage door is permitted if no portion of the vehicle extends into the sidewalk or another neighbor's shared driveway.
- 7. Parking of boats, trailers, recreational vehicles, campers, and commercial trucks are not permitted. The exception would be for one (1) night when leaving on vacation the following day, and must be in your designated parking space in front of your home. Residents must contact the Association's patrol company to obtain a safelist when these vehicles are parked overnight. Residents who park in violation of this rule will be subject to tow after twenty-four (24) hours.
- 8. "Stored", "abandoned" or "inoperable" vehicles are defined as those left for more than ninety-six (96) hours in any designed parking area as defined in parking rule #2. People parking in a non-designated space or in violation of these Rules will be subject to tow at the vehicle owner's expense per California Vehicle Code Section 22658.A.
- 9. Residents must have a valid Monarch Beach decal; guests and suppliers must have the appropriate Monarch Beach guest pass clearly displayed in the windshield on the driver's side. Permits may be obtained from the Master Association management company.
- 10. Fifteen miles per hour (15 MPH) is the maximum speed limit throughout the Antigua community.

